

**Information to identify the case:**

Debtor 1	<b>Karl W. Krouse</b>	Social Security number or ITIN	<b>xxx-xx-6536</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2	<b>Betty C. Krouse</b>	Social Security number or ITIN	<b>xxx-xx-2948</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed in chapter	<b>13 7/20/16</b>
Case number: <b>16-10694-TPA</b>		Date case converted to chapter	<b>7 4/2/18</b>

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karl W. Krouse	Betty C. Krouse
2. All other names used in the last 8 years		aka Betty C. Herzing
3. Address	4408 Wilcox road Wilcox, PA 15870	4408 Wilcox road Wilcox, PA 15870
4. Debtor's attorney Name and address	Earle D. Lees Jr. P.O. Box 685 DuBois, PA 15801	Contact phone 814-375-9310 Email: <a href="mailto:bankruptcybutler@windstream.net">bankruptcybutler@windstream.net</a>
5. Bankruptcy trustee Name and address	John C. Melaragno, Trustee 502 West 7th Street. Erie, PA 16502	Contact phone 814-459-5557 Email: <a href="mailto:johnm@mplegal.com">johnm@mplegal.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 4/2/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 1, 2018 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Warren County Courthouse, 2nd Floor Jury Room, 204 Fourth Avenue, Warren, PA 16365</b>
<b>8.</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	<b>Presumption of abuse</b> The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/31/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 6/11/18</b> <b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 1/16/17</b> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Liquidation of the debtor's property and payment of creditors' claims</b>	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karl W. Krouse  
 Betty C. Krouse  
 Debtors

Case No. 16-10694-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: bsil  
 Form ID: 309B

Page 1 of 3  
 Total Noticed: 61

Date Rcvd: Apr 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018.

db/jdb  
 aty +Karl W. Krouse, Betty C. Krouse, 4408 Wilcox road, Wilcox, PA 15870-2216  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 14261796 AAS, PO Box 129, Monroeville, PA 15146-0129  
 14261797 +Beneficial Finance, C/o CT Corporation System, 123 S Broad St,  
 Philadelphia, PA 19109-1029  
 14261798 +Bill Harshbarger, 567 Cherriwood Road, Pulaski, PA 16143-2707  
 14261803 Dept of Veterans Affairs, PO Box 530269, Atlanta, GA 30353-0269  
 14261804 Elk Emergency Group PC, PO Box 731584, Dallas, TX 75373-1584  
 14261805 +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498  
 14261814 +Holiday Financial Services, 1800 Daisey St Ext, Ste 350, Clearfield, PA 16830-3265  
 14261817 +James Groll, 900 Vine Road, Saint Marys, PA 15857-2050  
 14261818 +Jolas & Associated LLP, 202 1st St NW, PO Box 4000, Mason City, IA 50402-4000  
 14261819 +Jones Township Municipal Authority, PO Box 374, Wilcox, PA 15870-0374  
 14261820 +Joseph Haight, 515 Market St, Johnsonburg, PA 15845-1239  
 14261824 +KML Law Group, STE 5000 Independence Center, 701 Market St, Philadelphia, PA 19106-1538  
 14261822 +Kenneth Shaffer, Wally's Super Service, 1278 Old State Road, Johnsonburg, PA 15845-3006  
 14261823 +Keystone Rural Health Consortia, Johnsonburg Dental Center, 90 E 2nd St, PO Box 270,  
 Emporium, PA 15834-0270  
 14261825 +LVNV Funding, PO Box 3038, Evansville, IN 47730-3038  
 14261826 M & T Bank, PO Box 619063, Dallas, TX 75261-9063  
 14261828 +MRS Associates Inc, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 14261827 +McKean County Dental Center, 304 Seaward Ave, Bradford, PA 16701-3176  
 14261829 Mt Jewett Dental Center, 122 West Main St, Mount Jewett, PA 16740  
 14261830 ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,  
 WILLIAMSVILLE NY 14221-5887  
 (address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)  
 14261833 +NGS/Coresource, PO Box 2310, Mount Clemens, MI 48046-2310  
 14261836 +P&B Capital Group LLC, 461 Ellicott St 3rd fl, Buffalo, NY 14203-1544  
 14261837 +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440  
 14261839 +Penn Highlands Elk, 763 Johnsonburg Rd, Saint Marys, PA 15857-3417  
 14261840 Publishers Clearing House, PO Box 8344, Harlan, IA 51593-1844  
 14261841 R & R Radiology Consultant, PO Box 129, Clearfield, PA 16830-0129  
 14312891 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123  
 14261843 UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 14261845 Warren Overhead Door, PO Box 128, Clarendon, PA 16313-0128  
 14261847 +Wilcox Volunteer FD, PO Box 117, Wilcox, PA 15870-0117  
 14261848 +Yurchick's auto, 777 Meffert Run Road, Wilcox, PA 15870-7115

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bankruptcybutler@windstream.net Apr 03 2018 02:49:41 Earle D. Lees, Jr.,  
 P.O. Box 685, DuBois, PA 15801  
 tr +E-mail/Text: jmelaragno@iq7technology.com Apr 03 2018 02:51:04 John C. Melaragno, Trustee,  
 502 West 7th Street., Erie, PA 16502-1333  
 smg E-mail/Text: RVSVBICNOTICE@state.pa.us Apr 03 2018 02:50:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 03 2018 02:50:23  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Apr 03 2018 06:33:00 PRA Receivables Management LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 14261799 E-mail/Text: matthartweg@cbjcredit.com Apr 03 2018 02:51:00 CBJ Credit Recovery,  
 PO Box 1132, Jamestown, NY 14702-1132  
 14261844 EDI: CHASE.COM Apr 03 2018 06:34:00 WaMu, PO Box 660487, Dallas, TX 75266-0487  
 14262417 +E-mail/Text: bankruptcy@cavps.com Apr 03 2018 02:50:38 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14261800 +EDI: CHASE.COM Apr 03 2018 06:34:00 Chase, PO Box 15298, Wilmington, DE 19850-5298  
 14261801 +EDI: RCSFNBMARIN.COM Apr 03 2018 06:34:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14261802 EDI: RCSFNBMARIN.COM Apr 03 2018 06:34:00 CreditOneBank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14312770 EDI: ECMC.COM Apr 03 2018 06:33:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 14261810 EDI: IIC9.COM Apr 03 2018 06:35:00 Elk Regional Physicans Group, c/o IC System,  
 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378  
 14261811 +E-mail/Text: bankruptcy@erieinsurance.com Apr 03 2018 02:51:02 Erie Insurance,  
 100 Erie Insurance Place, Erie, PA 16530-9000  
 14261812 E-mail/Text: bankruptcynotice@fcbanking.com Apr 03 2018 02:49:55 First Commonwealth Bank,  
 PO Box 400, Indiana, PA 15701  
 14261815 EDI: IIC9.COM Apr 03 2018 06:35:00 I C Systems, 444 Highway 96 E, PO Box 64378,  
 Saint Paul, MN 55164-0378

District/off: 0315-1

User: bsil  
Form ID: 309B

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Total Noticed: 61

Date Rcvd: Apr 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14261821 E-mail/Text: rcorbett@kanehospital.org Apr 03 2018 02:51:10 Kane Community Hospital,  
4372 Route 6, Kane, PA 16735-3099  
14278325 EDI: RESURGENT.COM Apr 03 2018 06:34:00 LVNV Funding, LLC its successors and assigns as,  
assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
14276105 E-mail/Text: camanagement@mtb.com Apr 03 2018 02:50:03 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
14261832 E-mail/Text: bankruptcydepartment@tsico.com Apr 03 2018 02:50:52 NCO Financial Systems Inc,  
PO Box 15740, Wilmington, DE 19850-5740  
14274201 +E-mail/Text: Bankruptcy@natfuel.com Apr 03 2018 02:50:24 National Fuel, Legal Dept.,  
P.O. Box 2081, Erie, PA 16512-2081  
14317971 EDI: AGFINANCE.COM Apr 03 2018 06:33:00 ONEMAIN FINANCIAL, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
14304880 EDI: AGFINANCE.COM Apr 03 2018 06:33:00 OneMain, PO BOX 70912, Charlotte NC 28272-0912  
14261835 EDI: AGFINANCE.COM Apr 03 2018 06:33:00 OneMain Financial, PO Box 9001122,  
Louisville, KY 40290-1122  
14400518 EDI: PRA.COM Apr 03 2018 06:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
14261846 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 03 2018 02:50:30 West Penn Power,  
PO Box 3687, Akron, OH 44309-3687  
14312364 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 03 2018 02:50:30 West Penn Power,  
5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
14261806\* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498  
14261807\* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498  
14261808\* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498  
14261809\* +Elk Regional Health Center, 763 Johnsonburg Road, Saint Marys, PA 15857-3498  
14261813\* ++FIRST COMMONWEALTH BANK, PO BOX 400, INDIANA PA 15701-0400  
(address filed with court: First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400)  
14261816\* I C Systems, 444 Highway 96 E, PO Box 64378, Saint Paul, MN 55164-0378  
14261831\* ++NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET,  
WILLIAMSVILLE NY 14221-5887  
(address filed with court: National Fuel, PO Box 371835, Pittsburgh, PA 15250-7835)  
14639526\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541)  
14261838\* +Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440  
14261834 ##+Niagara Credit Solutions, 420 Lawrence Bell Dr, STE 3, Williamsville, NY 14221-8820  
14261842 ##+RMS, 77 Hartland St ste 401, PO Box 280431, Hartford, CT 06128-0431

TOTALS: 1, \* 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 04, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-1

User: bsil  
Form ID: 309B

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Total Noticed: 61

Date Rcvd: Apr 02, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

Earle D. Lees, Jr. on behalf of Joint Debtor Betty C. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
Earle D. Lees, Jr. on behalf of Debtor Karl W. Krouse bankruptcybutler@windstream.net,  
earlelees@ducom.tv  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John C. Melaragno, Trustee johnm@mplegal.com,  
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7